

### REMARKS

Applicant would like to thank the examiner and his supervisory examiner, James Trammell, for the thorough review of the present application. After conducting a plurality of interviews with the examiner and the supervisory examiner, all rejections based upon the prior art of record have been removed because no prior art of record discloses all the recitations of Applicant's independent claims. In particular, the supervisory examiner acknowledges that neither the DeFrancesco patent nor any cited prior art discloses a system whereby the format of a credit bureau response is converted and displayed to the client in HTML format.

During the previous Office Action, the supervisory examiner suggested to amend independent claims 1 and 17 to overcome the examiner's rejections. The supervisory examiner now acknowledges that his previously suggested amendment to independent claims 1 and 17 were unnecessary to overcome the previously asserted rejections. Accordingly, such amendments have been removed and all claims are now in original format as initially filed by Applicant on October 19, 1999.

The supervisory examiner has indicated that the examiner will conduct a literature search to determine whether Applicant's currently amended claims are taught by any prior art not of record.

### Conclusion

In view of these considerations, it is respectfully submitted that the rejections of the original claims should be considered as no longer tenable with respect to independent claims 1, 10, 17 and 23 and should be withdrawn. After the examiner conducts a literature search and determines that all independent claims are patentably distinguishable over any and all newly discovered prior art, all independent claims should be allowed. The claims depending on independent claims 1, 10, 17 and 23 include all the recitations thereof, respectively. Accordingly, applicant respectfully submits that all dependent claims are also in condition for allowance.

Should the examiner consider necessary or desirable to make informal changes anywhere in the specification, claims and/or drawings, then it is respectfully asked that such changes be made by an examiner's Amendment, if the examiner feels this would facilitate passage of the case to issuance. Alternatively, should the examiner feel that a personal discussion might be helpful, he is invited to telephone the undersigned attorney.

Respectfully submitted,

  
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